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Date	Client/Matter Number
May 20, 2005	218678-00037
From	Attorney Number
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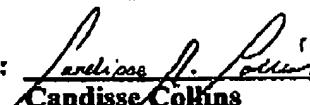
Comments

Re: Serial No. 10/712,481

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PATENT

MAY 20 2005

Attorney Docket No. 218678-00037

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Scott D. Smith et al.

Serial No.: 10/712,481

Filed: November 13, 2003

Title: Method and System for Restructuring a Debt Instrument Without Retiring
Underlying Debit

Group Art Unit: 3629

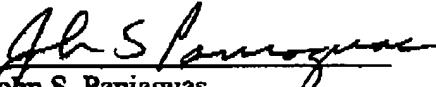
Examiner: N/A

STATUS INQUIRY

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

The above-referenced patent application was filed in the U.S. Patent and Trademark Office on November 13, 2003. As of yet, an Official action has not yet issued on the merits. Kindly advise the undersigned as to when a first Office Action will be mailed.

Respectfully submitted,

By: 
John S. Paniaguas
Reg. No. 31,051

Date: May 20, 2005

Patent Administrator
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